

What we have to face up to, Mr. Speaker, is the fact that when there is less money coming in than is required for payout, somehow Congress and the U.S. Government is going to have to come up with the money to pay back the money borrowed from the trust fund. How do they do it? How would they come up with these billions of dollars.

They have several options. One is to cut spending in other programs. One is to increase taxes on existing workers and say, in effect, look, what we borrowed from you we are going to pay back by increasing your taxes and make you pay this additional sum in.

Let me just give my colleagues a couple examples of how much the general fund is going to have to come up with to continue to pay the benefits that are now promised under Social Security.

In the year 2020, for example, the general fund is going to have to pay to Social Security \$219 billion in order to come up with the money necessary for promised benefits.

Mr. Speaker, Members of Congress, the President, politicians are going to have to take their heads out of the sand. They are going to have to face up to the problem that this Ponzi game of Social Security cannot maintain itself, and we need to take immediate action. The suggestion of the gentleman from Wisconsin [Mr. NEUMANN] that has the support of a lot of us that say at the very least, let us stop Government from reaching into the Social Security Trust Fund and then using that money for other program payments.

The long-range solution will be, I hope, similar to the bill that I have introduced that is now scored by the Social Security Administration to keep Social Security solvent for the next 75 years. The bottom line is we have to pay attention to it. The longer we put it off, the more drastic the solutions will have to be.

#### DISCRIMINATION WITHIN USDA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina [Mrs. CLAYTON] is recognized for 5 minutes.

Mrs. CLAYTON. Mr. Speaker, known as the people's department, the USDA was established when President Lincoln signed the law on May 15, 1862. It is ironic that the very department created by the President, who signed the Emancipation Proclamation, today faces widespread and documented charges of unfair and unequal treatment of socially disadvantaged and minority farmers.

The farmers and ranchers of America, including minority and limited resource producers, through their labor, sustain each and every one of us and maintain a lifeblood of our Nation and the world. These people do not discriminate. Their products are for all of us. Therefore, it is important that we do all within our power to ensure that each and every producer is able to farm

without the additional burden of institutional racism rearing its ugly head.

Mr. Speaker, it greatly concerns me that in my home State of North Carolina, there has been a 64-percent decline in minority farmers just over the last 15 years from 6,996 farms in 1978 to 2,498 farms in 1992. There are several reasons why the number of minority and limited resource farmers are declining so rapidly, but the one that has been documented time and time again is the discriminatory environment present in the USDA, the very agency established to accommodate and to assist the special needs of all farmers and all ranchers.

In November of last year, the Farm Service Agency Administrator, Grant Tuntrock, stated in a public speech that, "We recognize there have been instances of discrimination in responding to the requests for our services in the past, and we deplore it," he said. As I have stated before, the time has come, however, not just to deplore these occurrences, but to put a stop to them.

We must resolve that the many pending individual cases where discrimination has been found, the planting season is upon us, and if these farmers are to be given the opportunity to farm this year, financial resolution of the unjust treatment they have received must come and must come very, very soon.

With our understanding of this issue, it is my hope that we will continue with a steady movement toward legislation that the emancipation, in the first instance, was to give people equal opportunity, that we in this House will have the courage to stop this and have legislation that will prevent it from happening in the future.

#### POSSIBLE CHANGES FOR SOCIAL SECURITY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from South Carolina [Mr. SANFORD] is recognized for 5 minutes.

Mr. SANFORD. Mr. Speaker, my colleague from Michigan [Mr. SMITH] just talked about some of the problems facing Social Security if we do nothing to address what the trustees; again, not what Republicans or Democrats have said, but what the trustees have said if we do nothing.

I would like to talk for just a moment about not just the problems inherent in Social Security, because it has done a lot of great things for my mother, for my grandparents, but we need to address some of the benefits that might come if we looked at changing Social Security.

I think, first, we might want to define what we mean by changing Social Security. I do not believe, and I do not think anybody believes, that changing Social Security ought to mean taking Social Security away from existing retirees or those about to retire. However, what I do believe in terms of changing Social Security is that we

ought to begin at least talking about the possibility of, while leaving seniors whole, looking at and exploring options for young people.

Mr. Speaker, what I have consistently heard from young people in my district is that they do not think they are going to get all of the Social Security that is due them. One of the interesting things to look at is I guess a number of the benefits that might come with change.

One of the benefits would be just saving the system, because what the trustees have said is that if we do nothing, it goes bankrupt in about 30 years. But more important than just saving the system, the whole purpose of Social Security ought to be a noble retirement. If one earns more with their Social Security investment, they can retire with more.

What the Social Security trustees have said today is that on average, people today earn about 1.9 percent on their quote "Social Security investment," and most of the folks I talk to in my home district say that they could earn more than 1.9 percent on their retirement investment.

What this means is, if you take somebody earning \$24,000 a year and if one group earns 1.9 percent on their investment and another group earns 5 percent on their investment, it does not take a rocket scientist to know that second group is going to earn more and end up with more in their retirement, and I think that to be a very big benefit of this possibility of changing Social Security.

Another benefit that I think is worth mentioning is the whole notion of retirement age. A pay-as-you-go system, I think, comes at a tremendous cost in terms of human happiness, because with a pay-as-you-go system, we all have to retire at the same age. Yet I can walk down the grocery store aisle and look at 25 different kinds of detergent, I can look at 30 different kinds of toothpaste, I can look at a long magazine stack of different kinds of magazines, but I cannot choose for me when I want to retire, and I think that that, again, comes at a tremendous cost in terms of human happiness, because we are all different.

In my home State of South Carolina, we have STROM THURMOND, who would like to work until he is 100 or 150, I am not sure, but he wants to work basically until he dies. And I say God bless him; go for it. But I have many other friends who say that work is fine, but fishing is even better. I want to retire when I am 50. With the idea of personal savings accounts, you could choose for yourself when you want to retire rather than a Congressman or a Senator or a bureaucrat in Washington choosing for you when you want to retire.

Another benefit I think worth mentioning, and again, there are many, but one other worth mentioning would be we could do something about the national savings rate. Right now in our country we have a savings rate that